

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number: 10/611,482  
Filing Date: July 1, 2003  
Applicant(s): Eduardo Pretell, David Bruggeman and Yunlong Xue  
Entitled: METHOD AND SYSTEM FOR DETERMINING OPTIMAL  
LOAN OPTIONS  
Examiner: Apple, Kirsten S.  
Group Art Unit: 3624  
Attorney Docket No.: 62.726U

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Mail Stop Amendment  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Official Action mailed February 20, 2008, Applicant(s) hereby submit the following remarks and request for reconsideration.

REMARKS

Claims 1-53 remain in the application. Claim 1 is an independent Claim from which Claims 2 through 19 depend. Claim 20 is an independent Claim from which Claims 21 through 34 depend. And Claim 35 is an independent Claim from which Claims 36 through 53 depend.